

Fill in this information to identify the case:

Debtor 1 Craig E Darlage

Debtor 2 Holli R Darlage
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana

Case number 16-91341-AKM-13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as
Name of creditor: Trustee of the Bungalow Series IV Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to
identify the debtor's account:

4 7 5 7

Date of payment change:

Must be at least 21 days after date
of this notice 01/01/2021

New total payment:

Principal, interest, and escrow, if any \$ 1,099.44

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 184.56

New escrow payment: \$ 269.92

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Craig E Darlage
First Name Middle Name Last Name

Case number (if known) 16-91341-AKM-13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons
Signature

Date 11/20/2020

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

SN Servicing Corporation
 323 FIFTH STREET
 EUREKA, CA 95501
 For Inquiries: (800) 603-0836
 Main Office NMIS ID #5985, Branch Office NMIS ID #9785

Final

Analysis Date: November 04, 2020

HOLLIER DARLAGE
 CRAIG E DARLAGE
 C/O J CHARLES GUILFOYLE
 431E COURT AVE PO BOX148
 JEFFERSON IN47131

Loan: [REDACTED]

Property Address:
 720 WEST SPRING STREET
 BROWNSTOWN, IN47220

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from July 2020 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current	Effective Jan 01, 2021	Escrow Balance Calculation	
Principal & Interest Pmt:	829.52	829.52	Due Date	Sep 01, 2020
Escrow Payment:	184.56	269.92	Escrow Balance	(639.53)
Other Funds Payment:	0.00	0.00	Anticipated Pmts to Escrow:	738.24
Assistance Payment(-):	0.00	0.00	Anticipated Pmts from Escrow(-):	0.00
Reserve Acct Payment:	0.00	0.00	Anticipated Escrow Balance	\$98.71
Total Payment:	\$1,014.08	\$1,099.44		

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	0.00	365.75
Jul 2020		184.56			*	0.00	550.31
Jul 2020		184.56			*	0.00	734.87
Jul 2020		184.56			*	0.00	919.43
Jul 2020			1,868.00		* Homeowners Policy	0.00	(948.57)
Aug 2020		184.56			*	0.00	(764.01)
Sep 2020		184.56			*	0.00	(579.45)
Oct 2020		184.56			*	0.00	(394.89)
Oct 2020		184.56			*	0.00	(210.33)
Oct 2020		(184.56)			*	0.00	(394.89)
Oct 2020		1,868.00			* Insurance Refund	0.00	1,473.11
Oct 2020			1,775.00		* Homeowners Policy	0.00	(301.89)
Oct 2020			337.64		* County Tax	0.00	(639.53)
					Anticipated Transactions	0.00	(639.53)
Nov 2020		553.68					(85.85)
Dec 2020		184.56					98.71
	\$0.00	\$3,713.60	\$0.00	\$3,980.64			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 000. Under Federal law, your lowest monthly balance should not have exceeded 000 or 1% of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Page 1

SN Servicing Corporation Final
For Inquiries: (800) 603-0836

Main Office NMLS ID #5985 Branch Office NMLS ID #9785

Analysis Date: November 04, 2020

HOLLER DARTACHE

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	98.71	887.90
Jan 2021	204.19			302.90	1,091.69
Feb 2021	204.19			507.09	1,295.88
Mar 2021	204.19			711.28	1,500.07
Apr 2021	204.19			915.47	1,704.26
May 2021	204.19	337.64	County Tax	782.02	1,570.81
Jun 2021	204.19			986.21	1,775.00
Jul 2021	204.19			1,190.40	1,979.19
Aug 2021	204.19	1,775.00	Homeowners Policy	(380.41)	408.38
Sep 2021	204.19			(176.22)	612.57
Oct 2021	204.19			27.97	816.76
Nov 2021	204.19	337.64	County Tax	(105.48)	683.31
Dec 2021	204.19			98.71	887.90
	<u>\$2,450.28</u>	<u>\$2,450.28</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of its escrow accounting completion year.)

Your escrow balance contains a cushion of 408.38. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 408.38 or 1% of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 98.71. Your starting balance (escrow balance required) according to this analysis should be \$887.90. This means you have a shortage of 788.79. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$2,450.28. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	204.19
Surplus Amount	0.00
Shortage Amount	65.73
Rounding Adjustment Amount	0.00
Escrow Payment	\$269.92

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,033.71 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
NEW ALBANY DIVISION**

In Re:

Case No. 16-91341-AKM-13

Craig E Darlage
Holli R Darlage

Chapter 13

Debtors

Judge Andrea K. McCord

CERTIFICATE OF SERVICE

I certify that on November 20, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

J. Charles Guilfoyle, Debtors' Counsel
charles@guilfoylebankruptcy.com

Joseph M. Black, Jr., Trustee
jmbecf@trustee13.com

U.S. Trustee, Office of the U.S. Trustee
ustpreion10.in.ecf@usdoj.gov

I further certify that on November 20, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Craig E Darlage, Debtor
720 W Spring St
Brownstown, IN 47220

Holli R Darlage, Debtor
720 W Spring St
Brownstown, IN 47220

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor